

Information to identify the case:

Debtor 1	David Boone	Social Security number or ITIN	xxx-xx-5301
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	15-26427-JKS		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David Boone

2/10/20

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
David Boone
DebtorCase No. 15-26427-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 31

Date Rcvd: Feb 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2020.

db
515713878 +David Boone, 2522 Waverly Place, Scotch Plains, NJ 07076-2056
515713879 +Chase Manhattan Mortga, Attn: Bankruptcy Dept, 3415 Vision Dr, Columbus, OH 43219-6009
515713880 +Chase Manhattan Mortga, Po Box 24696, Columbus, OH 43224-0696
515713880 +Chase Mtg, Po Box 24696, Columbus, OH 43224-0696
515739827 +Ford Motor Credit Co, 1236 Brace Rd., Ste K, Cherry Hill NJ 08034-3229
515713884 +Jpm Chase, Po Box 24696, Columbus, OH 43224-0696
515713888 +Nassau Educators Fcu, 264 E Merrick Rd, Valley Stream, NY 11580-6034
515713889 +National City Bank, Po Box 94982 Attcreditloan Dipu, Cleveland, OH 44101-4982
515974572 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of the Treasury,
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
515713891 +U S Dept Of Ed/fisl/at, Attn: Bankruptcy, 61 Forsythe St Room 19t89,
Atlanta, GA 30303-8928
515713892 U S Dept Of Ed/fisl/at, Po Box 4222, Iowa City, IA 52244
517965122 +U.S. Bank Trust National Association,as, Trustee for Towd Point Master Funding,
Trust BOA Legacy 2018, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,
Salt Lake City, UT 84165-0250
515713893 +Us Dep Ed, Po Box 5609, Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 10 2020 23:55:23 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 10 2020 23:55:21 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr EDI: PHINAMERI.COM Feb 11 2020 04:28:00 AmeriCredit, P.O. Box 183853,
Arlington, TX 76096
515713876 +E-mail/Text: aacbankruptcynotice@affiliated.org Feb 10 2020 23:55:47
Affiliated Acceptance Corporation, Po Box 790001, Sunrise Beach, MO 65079-9001
515713875 +E-mail/Text: aacbankruptcynotice@affiliated.org Feb 10 2020 23:55:47
Affiliated Acceptance Corporation, Attn: Customer Service, Po Box 790001,
Sunrise Beach, MO 65079-9001
515737472 +EDI: PHINAMERI.COM Feb 11 2020 04:28:00 AmeriCredit Financial Services, Inc. dba GM Financ,
P O Box 183853, Arlington, TX 76096-3853
515713877 EDI: BANKAMER.COM Feb 11 2020 04:28:00 Bank of America, NA, 4161 Piedmont Pkwy,
Greensboro, NC 27410
515713885 EDI: FORD.COM Feb 11 2020 04:28:00 Mazda Amer Cr, Ford Credit, Po Box 6275,
Dearborn, MI 48121
515713881 +E-mail/Text: bankruptcies@berkshirebank.com Feb 10 2020 23:56:03 First Choice Bank/cws,
840 Route 33, Mercerville, NJ 08619-4413
515713882 +EDI: AMINFOFP.COM Feb 11 2020 04:28:00 First Premier Bank, 3820 N Louise Ave,
Sioux Falls, SD 57107-0145
515713883 +EDI: PHINAMERI.COM Feb 11 2020 04:28:00 Gm Financial, Po Box 181145,
Arlington, TX 76096-1145
515713886 +EDI: FORD.COM Feb 11 2020 04:28:00 Mazda Amer Cr, 9009 Caruthers Pkwy,
Franklin, TN 37067-1704
515713887 +EDI: TSYS2.COM Feb 11 2020 04:28:00 Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
515923577 E-mail/Text: bankruptcy@mynycb.com Feb 10 2020 23:53:31 New York Community Bank,
1801 East 9th Street, OH99-0222, Cleveland, OH 44114
515713890 E-mail/Text: bankruptcy@mynycb.com Feb 10 2020 23:53:31 Nycb Mortgage Company,
P.o. Box 94712, Cleveland, OH 44101
517435278 +E-mail/Text: jennifer.chacon@spservicing.com Feb 10 2020 23:56:09
U.S. Bank Trust National Association, c/o Select Portfolio Servicing Inc., PO Box 65250,
Salt Lake City, UT 84165-0250, U.S. Bank Trust National Association,
c/o Select Portfolio Servicing Inc. 84165-0250
517435277 E-mail/Text: jennifer.chacon@spservicing.com Feb 10 2020 23:56:09
U.S. Bank Trust National Association, c/o Select Portfolio Servicing Inc., PO Box 65250,
Salt Lake City, UT 84165-0250
515995456 EDI: ECMC.COM Feb 11 2020 04:28:00 US Department of Education, P O Box 16448,
Saint Paul MN 55116-0448

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515770733* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
Arlington, TX 76096-3853
517965123* +U.S. Bank Trust National Association,as, Trustee for Towd Point Master Funding,
Trust BOA Legacy 2018, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,
Salt Lake City, UT 84165-0250
518319147* US Department Of Education, PO Box 16448, Saint Paul, MN 55116-0448

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 31

Date Rcvd: Feb 10, 2020

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2020 at the address(es) listed below:

Celine P. Derkrikorian on behalf of Creditor New York Community Bank njecfmail@mwc-law.com
Clifford B. Frish on behalf of Debtor David Boone yrodriguez@goldmanlaw.org,
cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.
bestcase.com
David G. Beslow on behalf of Debtor David Boone yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
Denise E. Carlon on behalf of Creditor Towd Point Mortgage Trust 2019-4, U.S. Bank National
Association, as Indenture Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor U.S. Bank Trust National Association, as Trustee
for Towd Point Master Funding Trust BOA Legacy 2018 kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor U.S. Bank Trust National Association, as Trustee
for Towd Point Master Funding Trust 2017-PM13 kmcdonald@blankrome.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Mark Goldman on behalf of Debtor David Boone yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
Rebecca Ann Solarz on behalf of Creditor U.S. Bank Trust National Association, as Trustee for
Towd Point Master Funding Trust 2017-PM13 rsolarz@kmlawgroup.com
Sean M. O'Brien on behalf of Creditor U.S. Bank Trust National Association, as Trustee for
Towd Point Master Funding Trust 2017-PM13 DMcDonough@flwlaw.com

TOTAL: 10